

In re: FRANCES L ZIGRINO

Case No.: 10-60291

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Mark W. Swimelar, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/11/2010.
- 2) The plan was confirmed on 09/13/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/22/2015.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 3,400.00.
- 10) Amount of unsecured claims discharged without full payment: 40,142.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$10,307.06
Less amount refunded to debtor:	\$91.86

**NET RECEIPTS:**

\$10,215.20

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$ .00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$889.52
Other:	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION:**

\$889.52

Attorney fees paid and disclosed by debtor:	\$1,000.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICU CREDIT UNION	Secured	22,230.00	21,789.43	21,789.43	.00	.00
AMERICU CREDIT UNION	Unsecured	NA	4,635.66	4,635.66	92.71	.00
ASSET ACCEPTANCE	Unsecured	NA	1,365.06	1,365.06	27.30	.00
BARGIN OUTLET	Unsecured	1,221.00	NA	NA	.00	.00
CAPITAL ONE BANK USA NA	Unsecured	2,800.00	3,005.52	3,005.52	60.11	.00
CITIFIANCIAL	Unsecured	6,761.00	NA	NA	.00	.00
CITY OF ROME/CITY TREASURER	Priority	2,003.33	NA	NA	.00	.00
CREDIT FIRST NA	Unsecured	710.00	708.60	708.60	14.17	.00
GANZ WOLKENBREIT & FRIEDMAN LLP	Unsecured	NA	2,682.75	2,682.75	53.66	.00
MERRICK BANK	Unsecured	NA	2,111.63	2,111.63	42.23	.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	466.00	1,071.66	1,071.66	21.43	.00
NATIONAL GRID	Unsecured	900.00	1,381.62	1,381.62	27.63	.00
NBT	Unsecured	1,875.00	NA	NA	.00	.00
ONEIDA ANIMAL HOSP	Unsecured	1,098.00	NA	NA	.00	.00
ONEIDA COUNTY DEPT OF FINANCE	Priority	1,110.51	NA	NA	.00	.00

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PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	1,570.00	2,158.57	2,158.57	43.17	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	2,386.00	465.95	465.95	9.32	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	3,210.00	3,210.49	3,210.49	64.21	.00
RESURGENT CAPITAL	Unsecured	1,033.00	1,093.65	1,093.65	21.87	.00
RESURGENT CAPITAL	Unsecured	NA	2,473.62	2,473.62	49.47	.00
UNITED STATES DEPT OF AGRICULTUR	Secured	50,373.00	96,410.35	7,091.45	7,091.45	1,657.05
VANDA LLC	Unsecured	2,200.00	2,495.01	2,495.01	49.90	.00
WALMART	Unsecured	905.19	NA	NA	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	21,789.43	.00	.00
Mortgage Arrearage:	7,091.45	7,091.45	1,657.05
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00

**TOTAL SECURED:** 28,880.88 7,091.45 1,657.05

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00

**TOTAL PRIORITY:** .00 .00 .00

**GENERAL UNSECURED PAYMENTS:**

28,859.79 577.18 .00

**Disbursements:**

Expenses of Administration:	\$889.52
Disbursements to Creditors:	\$9,325.68

**TOTAL DISBURSEMENTS:** \$10,215.20

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/04/2015

By: /s/Mark W. Swimelar

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.